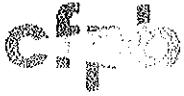


EXHIBIT O

10/22/2015

Complaint Review

Consumer Financial
Protection Bureau

DEFTS' Exhibit 17 for ID
 Witness: BILBREW
 1 of 4 PP 11-24-15
 Lindsay Pinkham CSR at 16:00 PM 11/24/15

Case number: 131105-002026

Related Case Number: 131105-002027

**STATUS**

Response not disputed

Humphries and Associates said:

Explanation of closure

Upon receipt of Ms. Bilbrew's complaint, NCA reviewed the complaint as well as NCA's records. On November 13th, 2013 NCA communicated directly with Ms. Bilbrew via letter, providing a detailed explanation of NCA's actions. Should NCA receive any additional communication from Ms. Bilbrew subsequent to her receipt of our communication, it will take the necessary steps to resolve her concerns.

Response

Closed with explanation tailored to Ms. Bilbrew's complaint.

WHAT HAPPENED**Describe what happened so we can understand the issue...**

Harassment from "Humphries and Associates" at my place of employment. Illegal threats were made to me verbally and on my voicemail;

Today, I received multiple calls from Humphries & Associates on my work phone. The first time I called I asked the receiver what company they were and she proceeded to scream at me. I called back several times to ascertain the name and reason for calling to no avail. I went to another office and called the lawyer who is handling a class action suit that I'm involved in regarding payday lenders. He advised me to call and find out if this person represents one. I called back and she advised her name was "Brooke Logan" and she was going to send in info to my employers about the "debt" I allegedly owed a company called Castle Financial per National Credit Adjusters (whom I wrote many weeks ago advising they BOUGHT and are trying to collect on an illegal payday loan in the State of California). "Brooke" then went on to say that paperwork would be filed with my state and accused me of being a scammer. She went on to leave another voicemail as if she had not been talking to me and was presenting herself as "customer service" and wanted to advise she listened to "our" original call and no harassment on "her" part was done. She then proceeded to advise that my employer will be speaking to me soon about my debts. There are a total of 3 voicemails from this person on my work phone within 1 hour. If you Google the number (404) 719-5864 you will see it's linked to a few complaints on BBB and other websites regarding their tactics of calling you at work. Disclosing debt to 3rd parties (i.e. the constant threats of "forwarding info about me to my employers." I have the voicemail on my work phone and you can listen to it. Also, I've never heard of this "debt collector" until today's voicemail and I have never received anything in writing, nor did this "debt collector" mention the fair debt collecting disclosure. I'm concerned that this company has bought my personal info and is using it to extort money from me. The behavior of "Brooke Logan" has been disruptive to me at my place of work.

This is about a(n) Debt collection: Payday loan

Which of these best describes your issue? Communication tactics: Threatened to take legal action

Where did you get the loan Online

DESIRED RESOLUTION

BILBREW066

10/22/2015

Complaint Review

What do you think would be a fair resolution to your issue?

I would like you to investigate this "agency" and if need be to assist in making sure "they" cease and desist from their behavior of contacting me and making illegal threats or at the very least that your agency forward on to the appropriate law enforcement agencies. I will contact law enforcement on my end if I receive anymore harassing phone calls or contact in any way from them.

Also, I would advise that you look into National Credit Adjusters who are selling info to these criminals.

CONSUMER INFORMATION

Contact information

Mailing address

Ms Kimberly Y Bilbrew
231 S. Tower Drive
G
Beverly Hills CA 90211
United States

Last four digits of SSN 7194

PRODUCT INFORMATION

Company Submitted Against

Humphries and Associates
United States

Debt Collector Information

Humphries and Associates
US
404-719-5864

Debt collector representative "Brooke Logan"

Creditor Information

National Credit Adjusters, LLC
327 West 4th
Hutchinson
KS
67501
US

Submit a complaint against creditor Yes

COMPLAINT HISTORY

Auto-Response

11/13/2013 01:32 PM

We wanted to let you know that the company responded to your complaint.

What happens next?

Review the company's response:

- Log in to https://help.consumerfinance.gov/app/account/complaints/review/i_id/594501 to read it online, or
- Call us at (855) 411-CFPB (2372) and we'll talk it over with you.

It should include the steps they took, or will take, in response to your complaint.

If you're okay with the company's response, then you're finished! If you aren't okay with it, let us know by calling us to dispute it, or by clicking "dispute" when you review the response online.

BILBREW067

10/22/2015

Complaint Review

Also, we've published your complaint in two online databases. Your complaint – without any information that could be used to identify you – has been published on our website in the Consumer Complaint Database, where it can be used to help other consumers: consumerfinance.gov/Consumer-Complaints. It's also been shared with the Federal Trade Commission, where they've added it to a database for state and federal law enforcement agencies.

What happens if I dispute the company's response?

A member of our staff will investigate your complaint. While we don't specifically advocate for your desired resolution, we do investigate to see if any consumer financial protection laws were potentially broken.

We also publish on our website which companies get the most disputes from consumers like you.

Can I hire my own lawyer to look into this?

Yes. While we can't give legal advice or represent individuals in legal matters, if you want more help you can contact a private attorney or your local legal aid office for free or low-cost legal resources at www.lsc.gov.

Is that it?

Not by a long shot. Complaints help us identify trends and problems in the marketplace and understand the challenges people are facing so we can do a better job looking for these problems when we supervise companies, enforce federal consumer financial laws, and write rules and regulations.

Where can I find more information?

If you have questions, call us at (855) 411-CFPB (2372) or visit us at consumerfinance.gov/cfpb.

We also welcome your feedback on how our complaint process has worked for you. If you would like to share your story, go to complaintreview.consumerfinance.gov.

Thank you,

Consumer Financial Protection Bureau
consumerfinance.gov
 (855) 411-CFPB (2372)

Auto-Response

11/12/2013 09:50 AM

We've sent your complaint to the company for a response.

We will let you know when the company responds. The response should include the steps they took, or will take, in response to your complaint.

You should receive a status update within the next 15 days.

You can track the status of your complaint at:

consumerfinance.gov/cfpb

Thank you,

Consumer Financial Protection Bureau
consumerfinance.gov
 (855) 411-CFPB (2372)

Auto-Response

11/05/2013 07:12 PM

We received your submission and will review it as soon as possible to determine if it involves a Federal consumer financial law within our authority.

Depending on what we find, we will:

- Send your complaint to the company for a response; or

10/22/2015

Complaint Review

- Send your complaint to the appropriate regulator or help you get in touch with your state and local consumer protection office if your complaint is not within our authority; or
- Let you know if we need more information to continue our work.

If you couldn't provide the name of the company when you submitted your complaint, call us at (855) 411-CFPB (2372) in the next 30 days to tell us the company's name. If we don't hear from you within 30 days, your complaint will be closed.

While we can't give legal advice or represent individuals in legal matters, if you want more help you can contact a private attorney or your local legal aid office for free or low-cost legal resources at www.lsc.gov.

You can register to track the status of your submission at:

<https://help.consumerfinance.gov/app/account/complaints/list>

Thank you,

Consumer Financial Protection Bureau

consumerfinance.gov

(855) 411-CFPB (2372)

Customer Kimberly Bilbrew

11/05/2013 07:12 PM

Harrassment from "Humphries and Associates" at my place of employment. Illegal threats were made to me verbally and on my voicemail;

Today, I received multiple calls from Humphries & Associates on my work phone. The first time I called I asked the receiver what company they were and she proceeded to scream at me. I called back several times to ascertain the name and reason for calling to no avail. I went to another office and called the lawyer who is handling a class action suit that I'm involved in regarding payday lenders. He advised me to call and find out if this person represents one. I called back and she advised her name was "Brooke Logan" and she was going to send in info to my employers about the "debt" I allegedly owed a company called Castle Financial per National Credit Adjusters (whom I wrote many weeks ago advising they BOUGHT and are trying to collect on an illegal payday loan in the State of California). "Brooke" then went on to say that paperwork would be filed with my state and accused me of being a scammer. She went on to leave another voicemail as if she had not been talking to me and was presenting herself as "customer service" and wanted to advise she listened to "our" original call and no harassment on "her" part was done. She then proceeded to advise that my employer will be speaking to me soon about my debts. There are a total of 3 voicemails from this person on my work phone within 1 hour. If you Google the number((404) 719-5864 you will see it's linked to a few complaints on BBB and other websites regarding their tactics of calling you at work. Disclosing debt to 3rd parties (i.e. the constant threats of "forwarding info about me to my employers." I have the voicemail on my work phone and you can listen to it. Also, I've never heard of this "debt collector" until today's voicemail and I have never received anything in writing, nor did this "debt collector" mention the fair debt collecting disclosure. I'm concerned that this company has bought my personal info and is using it to extort money from me. The behavior of "Brooke Logan" has been disruptive to me at my place of work.

Privacy Agreement

CM2/11/13/011

BILBREW069

EXHIBIT P

10/22/2015

Complaint Review

Consumer Financial
Protection Bureau

DEFTS' Exhibit 18 for ID
 Witness: **BILBREW**
 P. 1 of 5 PP: 11-24-15
 Lindsay Pinkham CSR 3716 CRR
 Welcome Kimberly Bilbrew (id: 4041)

Case number: 140430-001824

Related Case Number: 140430-001825

**STATUS**

Response disputed

Searay Portfolio Management said:

Explanation of closure

Mr. Bilbrew's account is now closed in Cease and Desist status.

Response

Ms. Bilbrew was contacted on April 30th, 2014. Per the recordings Mr. Edwards offered her a very reasonable settlement or a payment agreement. Ms. Bilbrew became irate with the interest rates, our office purchased the chain of title for the amount we were collecting on. If she wishes to contact us to set up a payment arrangement she can reach Searay Portfolio Management at 1-855-245-1633. Until then her account is in Cease and Desist and she will not be contacted anymore.

WHAT HAPPENED**Describe what happened so we can understand the issue...**

In April of 2013 I took out a payday loan with what turned out to be an illegal offshore lender who charged usurious interest rates. The loan was \$600 and I asked the illegal offshore lender before the loan was due to only payback the principal that was due. Eventually communications broke down. Today, I got a call from Searay Portfolio Management on behalf of VIP Loan Shop who is doing business as "My Quick Funds". David Moore made the initial call on my voicemail advising I was going to have 2 claims filed against me in Los Angeles County court for default on a contract and wire fraud if I didn't call and settle out of court. I called to speak with David to acknowledge I owed \$600 and tried to deal directly with the Lender who refused to deal and communications broke down. I offered to pay \$100 a month for 6 months and he advised he would call the Lender directly to negotiate. Instead I got another person, possibly "Richard" who advised that if I didn't settle today or atleast within 24 hours or even accept 1/2 off of the \$985 I would be forwarded to the Los Angeles County Court for criminal proceedings. I advised that I was working with a lawyer prior to this on getting advice on this payday loan, etc. and gave him my law contact's number. This "Richard" person proceeded to scream at me that he had no time for anyone that doesn't pay their bills. I hung up the phone and proceeded to research "Searay Portfolio Management" on line and see that this is not the first time they have researched debts and harrassed people in this manner.

This is about a(n) Debt collection: Payday loan**Which of these best describes your issue?** Communication tactics: Threatened to take legal action**Where did you get the loan** Online**DESIRED RESOLUTION****What do you think would be a fair resolution to your issue?**

I would like them to cease and desist in contacting me on an illegal debt in the state of California. My Quick Funds they are entitled to nothing more than the \$600 borrowed - even though the loan is illegal in California and I am willing to work with them directly providing they stop the illegal interest rate on the \$600 illegal loan but not through "Searay Portfolio Management"

BILBREW073

10/22/2015

Complaint Review

CONSUMER INFORMATION

Contact information

Mailing address

Ms Kimberly Y Bilbrew
 231 S. Tower Drive, Apt G
 Beverly Hills CA 90211
 United States

Last four digits of SSN 7194**PRODUCT INFORMATION**

Company Submitted Against

Searay Portfolio Management
 462 Evans Road Williamsville, NY 14221
 NY 14221
 United States

Account number UDH21140**Debt Collector affirms right to collect** Yes**Debt has been sold** No

Debt Collector Information

Searay Portfolio Management
 462 Evans Road Williamsville, NY 14221
 NY
 14221
 US
 855-245-1635 x112

Debt collector account number UDH21140**Debt collector representative** David Moore and Richard

Creditor Information

My Quick Funds

Submit a complaint against creditor No**COMPLAINT HISTORY**

Auto-Response

05/15/2014 01:15 PM

Thank you for reviewing the company's response to your complaint (number 140430-001824). We've noted that you've disputed the response and will now start an investigation. While we don't specifically advocate for your desired resolution, we do look at all the information provided by both sides to see if any consumer financial protection laws were potentially broken.

We will update the complaint database on our website to show that you disputed this complaint.

Will I hear from the CFPB again about my complaint?

Probably not. We occasionally have to reach out for more information to complete the investigation. As a result of our investigation, you may receive a more favorable response, though not usually. If you do not hear from us within 60 days, you can assume we have investigated and closed your complaint.

If the company broke the law, will you tell me?

No. We do not comment on possible violations of the law unless they're made public. However, if we take public legal action against the company that involves the issue you complained about, we will let you know.

BILBREW074

10/22/2015

Complaint Review

Can I hire my own lawyer to look into this?

Yes. While we can't give legal advice or represent individuals in legal matters, if you want more help you can contact a private attorney or your local legal aid office for free or low-cost legal resources at www.legalaid.org.

Is that it?

Complaints help us identify trends and problems in the marketplace and understand the challenges people are facing so we can do a better job looking for these problems when we supervise companies, enforce federal consumer financial laws, and write rules and regulations.

Where can I find more information?

If you have questions, call us at (855) 411-CFPB (2372) or visit us at consumerfinance.gov/askcfpb.

We also welcome your feedback on how our complaint process has worked for you. If you would like to share your story, go to http://help.consumerfinance.gov/app/account/complaints/review/i_id/844145.

Thank you,

Consumer Financial Protection Bureau
 1700 K Street, N.W.
 (855) 411-CFPB (2372)

Customer Kimberly Bilbrey via Web

05/15/2014 01:15 PM

For the record: I did not become irate. I advised David Moore (not Mr. Edwards) that I did not owe the \$900 plus that they said I did. David Moore advised that he would speak to My Quick Funds and put me on hold. The next step was that another person took my call and told he had no time or didn't care what I owed or how it happened. He also expressed that he had no time for people who don't pay their bills. Also, I was not notified of any recording so the debt collector is lying and has not even addressed their illegal threats of taking me to court without having initiated already. Also, please note in SeaRay's response that they "purchased the title" when in fact they told me that they were the "mediator" for My Quick Funds and if I didn't pay they would be taking me to court. Clearly, SeaRay Portfolio is lying about their collection activity. I do not want to hear from them again and I expect not only for them to cease and desist in any contact with me, I expect that they do not sell this debt.

Auto-Response

05/15/2014 12:04 PM

We wanted to let you know that the company responded to your complaint.

What happens next?

Review the company's response:

- Log in to http://help.consumerfinance.gov/app/account/complaints/review/i_id/844145 to read it online, or
- Call us at (855) 411-CFPB (2372) and we'll talk it over with you

It should include the steps they took, or will take, in response to your complaint.

If you're okay with the company's response, then you're finished! If you aren't okay with it, let us know by calling us to dispute it, or by clicking "dispute" when you review the response online.

Also, we've published your complaint in two online databases. Your complaint – without any information that could be used to identify you – has been published on our website in the Consumer Complaint Database, where it can be used to help other consumers: consumercomplaintdatabase.org. It's also been shared with the Federal Trade Commission, where they've added it to a database for state and federal law enforcement agencies.

What happens if I dispute the company's response?

A member of our staff will investigate your complaint. While we don't specifically advocate for your desired resolution, we do investigate to see if any consumer financial protection laws were potentially broken.

We also publish on our website which companies get the most disputes from consumers like you.

Can I hire my own lawyer to look into this?

Yes. While we can't give legal advice or represent individuals in legal matters, if you want more help

10/22/2015

Complaint Review

you can contact a private attorney or your local legal aid office for free or low-cost legal resources at www.lsc.gov.

Is that it?

Not by a long shot. Complaints help us identify trends and problems in the marketplace and understand the challenges people are facing so we can do a better job looking for these problems when we supervise companies, enforce federal consumer financial laws, and write rules and regulations.

Where can I find more information?

If you have questions, call us at (855) 411-CFPB (2372) or visit us at help.consumerfinance.gov.

We also welcome your feedback on how our complaint process has worked for you. If you would like to share your story, go to www.consumerfinance.gov/feedback.

Thank you,

Consumer Financial Protection Bureau
www.consumerfinance.gov
 (855) 411-CFPB (2372)

Auto-Response

05/05/2014 11:21 AM

We've sent your complaint to the company for a response.

We will let you know when the company responds. The response should include the steps they took, or will take, in response to your complaint.

You should receive a status update within the next 15 days.

You can track the status of your complaint at:

http://help.consumerfinance.gov/app/account/complaints/review/i_id/844145

Thank you,

Consumer Financial Protection Bureau
www.consumerfinance.gov
 (855) 411-CFPB (2372)

Auto-Response

04/30/2014 05:27 PM

We received your submission and will review it as soon as possible to determine if it involves a Federal consumer financial law within our authority.

Depending on what we find, we will:

- Send your complaint to the company for a response, or
- Send your complaint to the appropriate regulator or help you get in touch with your state and local consumer protection office if your complaint is not within our authority; or
- Let you know if we need more information to continue our work.

If you couldn't provide the name of the company when you submitted your complaint, call us at (855) 411-CFPB (2372) in the next 30 days to tell us the company's name. If we don't hear from you within 30 days, your complaint will be closed.

While we can't give legal advice or represent individuals in legal matters, if you want more help you can contact a private attorney or your local legal aid office for free or low-cost legal resources at www.lsc.gov.

You can register to track the status of your submission at:

http://help.consumerfinance.gov/app/account/complaints/review/i_id/844145

BILBREW076

10/22/2015

Complaint Review

Thank you,

Consumer Financial Protection Bureau

~~CONFIDENTIAL~~
 (855) 411-CFPB (2372)

Customer Kimberly Bilbrew

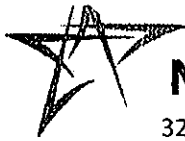
04/30/2014 05:27 PM

In April of 2013 I took out a payday loan with what turned out to be an illegal offshore lender who charged usurious interest rates. The loan was \$600 and I asked the illegal offshore lender before the loan was due to only payback the principal that was due. Eventually communications broke down. Today, I get a call from Searay Portfolio Management on behalf of VIP Loan Shop who is doing business as "My Quick Funds". David Moore made the initial call on my voicemail advising I was going to have 2 claims filed against me in Los Angeles County court for default on a contract and wire fraud if I didn't call and settle out of court. I called to speak with David to acknowledge I owed \$600 and tried to deal directly with the Lender who refused to deal and communications broke down. I offered to pay \$100 a month for 6 months and he advised he would call the Lender directly to negotiate. Instead I got another person, possibly "Richard" who advised that if I didn't settle today or atleast within 24 hours or even accept 1/2 off of the \$985 I would be forwarded to the Los Angeles County Court for criminal proceedings. I advised that I was working with a lawyer prior to this on getting advice on this payday loan, etc. and gave him my law contact's number. This "Richard" person proceeded to scream at me that he had no time for anyone that doesn't pay their bills. I hung up the phone and proceeded to research "Searay Portfolio Management" on line and see that this is not the first time they have researched debts and harassed people in this manner.

[Privacy act statement](#)[OMB #3170-0011](#)

BILBREW077

EXHIBIT Q



National Credit Adjusters

327 W 4th Ave
Hutchinson, KS 67501

Phone: (620) 931-2759
Fax: (620) 664-9441
Email: mfletcher@ncaks.com

November 13, 2013

Kimberly Bilbrew
231 S Tower Dr, Apt G
Beverly Hills, CA 90211

DEFTS' Exhibit 19 for ID
Witness: **BILBREW**
1 of 1 PP. 11-24-15
Lindsay Pinkham CSR 3716 CRA

RE: CFPB Case # 131105-002026

Dear Ms. Bilbrew:

This letter serves as confirmation of National Credit Adjuster's receipt of your Consumer Financial Protection Bureau complaint dated November 12, 2013.

NCA has reviewed your correspondence as well our records. In order to resolve your complaint, NCA has recalled the account from Humphries and Associates and terminated it. The account balance has been zeroed out, the account will not be sold or transferred, and all collection activity on the account has been terminated.

I believe this information should bring this matter to a conclusion. If you have any further questions or concerns, please feel free to contact us.

This communication is from a debt collector, attempting to collect a debt. Any information obtained will be used for that purpose.

Sincerely,

Mark A. Fletchall, Esq.

MAF/hdu

NCA REF 9670049

BILBREW078

EXHIBIT R

Department 835
PO BOX 4115
CONCORD CA 94524

July 11, 2013

PERSONAL AND CONFIDENTIAL

Address Service Requested

#BWNFTZF #NCA2123684013073#

KIMBERLY BILBREW
733 N KINGS RD APT 317
WEST HOLLYWOOD CA 90069-5961



National Credit Adjusters

PO Box 3023 - 327 W 4th St.
Hutchinson, KS 67504-3023
Toll Free: 1-866-927-9508
Fax: 620-664-5947
www.ncaks.com

DEFTS' Exhibit 20 for ID
Witness: BILBREW
P. 1 of 2 PR 11-24-15
Lindsay Pinkham CSR 3716 CHR

Original Creditor: CastlePayday
Account Number: 57519321
NCA Reference Number: 9670049
Current Balance: \$1416.25

This letter is to inform you that National Credit Adjusters, LLC (NCA) has purchased the above referenced account; we are not collecting for CastlePayday. NCA owns the account you created with CastlePayday and has a financial investment in it. Your debt is a part of your credit history; NCA would like to find a positive resolution to this account and its personnel will work with you to resolve this debt. If you are unable to mail in the balance in full, please call our office toll free at 1-866-927-9508.

As of the date of this letter, you owe \$1416.25; because of interest, late charges and other charges that may vary from day to day, the amount due on the day you pay may be greater than the amount on this letter. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your payment. For further information, contact NCA at the above address or call 1-866-927-9508.

Unless you notify this office within thirty days after receiving this notice that you dispute the validity of this debt or any portion of it, this office will assume this debt is valid. If you notify this office in writing within thirty days after receiving this notice that the debt or any portion of it is disputed, this office will obtain and mail you a copy of the verification of the debt or a copy of the judgment against you. If requested by you in writing within thirty days of receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Call us for payment options.

Once the account has been paid, NCA will send a receipt upon request; and if the account has been reported to the credit reporting agencies, NCA will report the account as paid.

All future payments and correspondence should be addressed to our office. This communication is from a debt collector attempting to collect a debt, and all information obtained will be used for that purpose.

National Credit Adjusters
1-866-927-9508 Toll Free

As required by law you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit agency if you fail to fulfill the terms of your credit obligations.

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov. Non profit credit counseling may be available in the area.

REMIT COUPON

NCA REF.# 9670049
KIMBERLY BILBREW
733 N KINGS RD APT 317
WEST HOLLYWOOD CA 90069-5961

NATIONAL CREDIT ADJUSTERS
PO Box 3023
Hutchinson, KS 67504-3023

BILBREW064

NCAI T100-0711-374838618 49

Abstract

PERSONAL AND CONFIDENTIAL
Address Service Requested

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 32. 33. 34. 35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46. 47. 48. 49. 50. 51. 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63. 64. 65. 66. 67. 68. 69. 70. 71. 72. 73. 74. 75. 76. 77. 78. 79. 80. 81. 82. 83. 84. 85. 86. 87. 88. 89. 90. 91. 92. 93. 94. 95. 96. 97. 98. 99. 100. 101. 102. 103. 104. 105. 106. 107. 108. 109. 110. 111. 112. 113. 114. 115. 116. 117. 118. 119. 120. 121. 122. 123. 124. 125. 126. 127. 128. 129. 130. 131. 132. 133. 134. 135. 136. 137. 138. 139. 140. 141. 142. 143. 144. 145. 146. 147. 148. 149. 150. 151. 152. 153. 154. 155. 156. 157. 158. 159. 160. 161. 162. 163. 164. 165. 166. 167. 168. 169. 170. 171. 172. 173. 174. 175. 176. 177. 178. 179. 180. 181. 182. 183. 184. 185. 186. 187. 188. 189. 190. 191. 192. 193. 194. 195. 196. 197. 198. 199. 200. 201. 202. 203. 204. 205. 206. 207. 208. 209. 210. 211. 212. 213. 214. 215. 216. 217. 218. 219. 220. 221. 222. 223. 224. 225. 226. 227. 228. 229. 230. 231. 232. 233. 234. 235. 236. 237. 238. 239. 240. 241. 242. 243. 244. 245. 246. 247. 248. 249. 250. 251. 252. 253. 254. 255. 256. 257. 258. 259. 260. 261. 262. 263. 264. 265. 266. 267. 268. 269. 270. 271. 272. 273. 274. 275. 276. 277. 278. 279. 280. 281. 282. 283. 284. 285. 286. 287. 288. 289. 290. 291. 292. 293. 294. 295. 296. 297. 298. 299. 300. 301. 302. 303. 304. 305. 306. 307. 308. 309. 310. 311. 312. 313. 314. 315. 316. 317. 318. 319. 320. 321. 322. 323. 324. 325. 326. 327. 328. 329. 330. 331. 332. 333. 334. 335. 336. 337. 338. 339. 340. 341. 342. 343. 344. 345. 346. 347. 348. 349. 350. 351. 352. 353. 354. 355. 356. 357. 358. 359. 360. 361. 362. 363. 364. 365. 366. 367. 368. 369. 370. 371. 372. 373. 374. 375. 376. 377. 378. 379. 380. 381. 382. 383. 384. 385. 386. 387. 388. 389. 390. 391. 392. 393. 394. 395. 396. 397. 398. 399. 400. 401. 402. 403. 404. 405. 406. 407. 408. 409. 410. 411. 412. 413. 414. 415. 416. 417. 418. 419. 420. 421. 422. 423. 424. 425. 426. 427. 428. 429. 430. 431. 432. 433. 434. 435. 436. 437. 438. 439. 440. 441. 442. 443. 444. 445. 446. 447. 448. 449. 450. 451. 452. 453. 454. 455. 456. 457. 458. 459. 460. 461. 462. 463. 464. 465. 466. 467. 468. 469. 470. 471. 472. 473. 474. 475. 476. 477. 478. 479. 480. 481. 482. 483. 484. 485. 486. 487. 488. 489. 490. 491. 492. 493. 494. 495. 496. 497. 498. 499. 500. 501. 502. 503. 504. 505. 506. 507. 508. 509. 510. 511. 512. 513. 514. 515. 516. 517. 518. 519. 520. 521. 522. 523. 524. 525. 526. 527. 528. 529. 530. 531. 532. 533. 534. 535. 536. 537. 538. 539. 540. 541. 542. 543. 544. 545. 546. 547. 548. 549. 550. 551. 552. 553. 554. 555. 556. 557. 558. 559. 560. 561. 562. 563. 564. 565. 566. 567. 568. 569. 570. 571. 572. 573. 574. 575. 576. 577. 578. 579. 580. 581. 582. 583. 584. 585. 586. 587. 588. 589. 590. 591. 592. 593. 594. 595. 596. 597. 598. 599. 600. 601. 602. 603. 604. 605. 606. 607. 608. 609. 610. 611. 612. 613. 614. 615. 616. 617. 618. 619. 620. 621. 622. 623. 624. 625. 626. 627. 628. 629. 630. 631. 632. 633. 634. 635. 636. 637. 638. 639. 640. 641. 642. 643. 644. 645. 646. 647. 648. 649. 650. 651. 652. 653. 654. 655. 656. 657. 658. 659. 660. 661. 662. 663. 664. 665. 666. 667. 668. 669. 670. 671. 672. 673. 674. 675. 676. 677. 678. 679. 680. 681. 682. 683. 684. 685. 686. 687. 688. 689. 690. 691. 692. 693. 694. 695. 696. 697. 698. 699. 700. 701. 702. 703. 704. 705. 706. 707. 708. 709. 710. 711. 712. 713. 714. 715. 716. 717. 718. 719. 720. 721. 722. 723. 724. 725. 726. 727. 728. 729. 730. 731. 732. 733. 734. 735. 736. 737. 738. 739. 740. 741. 742. 743. 744. 745. 746. 747. 748. 749. 750. 751. 752. 753. 754. 755. 756. 757. 758. 759. 760. 761. 762. 763. 764. 765. 766. 767. 768. 769. 770. 771. 772. 773. 774. 775. 776. 777. 778. 779. 780. 781. 782. 783. 784. 785. 786. 787. 788. 789. 790. 791. 792. 793. 794. 795. 796. 797. 798. 799. 800. 801. 802. 803. 804. 805. 806. 807. 808. 809. 810. 811. 812. 813. 814. 815. 816. 817. 818. 819. 820. 821. 822. 823. 824. 825. 826. 827. 828. 829. 830. 831. 832. 833. 834. 835. 836. 837. 838. 839. 840.

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Hutchinson, KS 67504-3023
Toll Free: 1-866-269-8070
Fax: 620-664-5947
www.ncaks.com

NATIONAL CREDIT ADJUSTERS
PO Box 3023
Hutchinson, KS 67504-3023

Current Balance: \$1416.25
NCA Reference Number: 9670049

| | |
|----------------------|--------------|
| Original Creditor: | CastlePayday |
| NCA Reference Number | 9670049 |
| Current Balance: | \$1416.25 |

SPECIAL SETTLEMENT OFFER
\$1.062.19

National Credit Adjusters, LLC (NCA) is offering you 25% off the current balance on the above referenced account. To take advantage of this offer, please contact an NCA Account Manager today at 1-866-927-9508 for more information. After 9/5/2013, this offer becomes null and void, and NCA is not obligated to renew this offer.

If you wish to resolve this account without speaking to an NCA Account Manager, please go online to www.ncakspayments.com and enter your NCA Reference Number (9670049) along with your five digit zip code printed on this letter. This online service is available 24 hours a day.

Once the account referenced in this letter is paid in full or settled in full, you may request a receipt to be mailed to you.

If you have secured prior arrangements with NCA before receipt of this letter, and the arrangements are still active, this offer is null and void.

This communication is from a debt collector attempting to collect a debt; all information obtained will be used for that purpose.

Sincerely,

National Credit Adjusters

As required by law you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit agency if you fail to fulfill the terms of your credit obligations.

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov. *Non profit credit counseling may be available in the area.*

NCALT101-0616-306918731 995

EXHIBIT S

Jeffrey Wilens

DEFTS' Exhibit 21 for ID
 Witness: BILBREW
 P. 1 of 2 PP 11-24-15
 Lindsay Pinkham CSR 3716 CRR


From: kbilbrew90069@aol.com
 Sent: Tuesday, April 16, 2013 12:45 PM
 To: Jeffrey Wilens
 Subject: Fwd: KIMBERLY - Your information is on file with the Money Mutual network of lenders. Please finalize for approval

-----Original Message-----

From: Money Mutual <clientservices@eway10.com>
 To: KIMBERLY BILBREW <kbilbrew90069@aol.com>
 Sent: Tue, Feb 12, 2013 1:31 pm
 Subject: KIMBERLY - Your information is on file with the Money Mutual network of lenders. Please finalize for approval





You are receiving this e-mail because you want to be kept up-to-date.
 To ensure that you can view e-mails on mobile devices, we will link to your mobile site (if it is).
 If you can not view this e-mail, [click here](#) to view the mobile page.



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Designed with You in Mind

Exclusive Daily Offer
February 12, 2013

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KIMBERLY, you may have additional advances available

The process is quick, easy & safe - By using the information you provided for your previous matching request with MoneyMutual®, you can skip the bulk of the process. Get an answer in seconds!

Simply click [MoneyMutual® 1 step process](#) to see how much you qualify for.

Best regards,

MoneyMutual® Loan Processing Dept

MoneyMutual® Quick Submit Process

Name: KIMBERLY BILBREW

Address: ,

Phone:

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